Fill in this infor	mation to identify the case:		l	
Debtor 1			d 	
Sha Debtor 2	arell Bailey			
(Spouse, if filing)	rolyn Bailey			
United States Ba	ankruptcy Court for the: Eastern District of Mi	<u>chigan</u> (State)		
Case number 15	<u>5-51322-mbm</u>]	
Official F	Form 410S1			
•	e of Mortgage Pay	ment Change	.	12/15
If the debtor's debtor's	s plan provides for payment of postpetiticipal residence, you must use this form ent to your proof of claim at least 21 day	ion contractual installments or to give notice of any changes i	n your claim secured b in the installment payn	nent amount. File this form
Federal Nation	ditor: Seterus, Inc., as authorized subservi	corporation	o . (if known): 9-1	
organized and	existing under the laws of the United State	es of America		
	its of any number you use to lebtor's account: 2334	Date of payme Must be at lea of this notice	ent change: ast 21 days after date	2/1/2018
		New total pay Principal, intere	ment: st, and escrow, if any	\$ <u>356.90</u>
Part 1:	Escrow Account Payment Adjustmen	t		
Will there be a	n change in the debtor's escrow account pay	yment?		
□ No ☑ Yes	Yes Attach a copy of the escrow ac Describe the basis for the change. If			cable non-bankruptcy law.
	Current escrow payment: \$110.2	2 New e	escrow payment:	\$108.91
Part 2:	Mortgage Payment Adjustment			
Will the debtor	's principal and interest payment change b	ased on an adjustment to the into	erest rate in the debtor's	variable rate
☑ No	a convert the rate of any anti-service	in a form consistent with a self-	shlo non hart-restanta	If a potice in
	n a copy of the rate change notice prepared attached, explain why:	in a form consistent with applica	pie non-pankruptcy law	. IT A NOTICE IS
Current in	aterest rate: %	New interest rate:		%

Will there be a change in the debtor's mortgage payment for a reason not listed above? ☑ No

Current principal and interest payment:

Other Payment Change

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

\$247.99

Reason for change:

\$358.21 \$356.90 Current mortgage payment: New mortgage payment:

New principal and interest payment:

\$247.99

Notice of Mortgage Payment Change Page 1 15-51322-mbm Doc 92 Filed 12/15/17 Entered 12/15/17 14:06:43 Page 1 of 5

Part 3:

Sharell Bailey Debtor 1 Case number (if known) 15-51322-mbm

First Name Middle Name Last Name

Part 4: Sign Here

I all T.	J.g 110.0					
The person of telephone nu	ompleting this Notice must sigr mber.	it. Sign and print	your nar	me and your title,	if any, and state your address	and
Check the app						
опоск то арр	Tophale box					
□ I am the	creditor					
☑ I am the	creditor's authorized agent.					
knowledge, i	er penalty of perjury that the information, and reasonable beli fichael P. Hogan		I in this N	Notice is true and	correct to the best of my	
Signature						
Print:	Michael P. Hogan	P63074	Title	Bankruptcy Attorr	ney	
	First name Middle Name	Last name				
Company	SCHNEIDERMAN & SHERM	AN, P.C.				
Address	23938 Research Drive, Suite	300				
	Farmington Hills, Michigan 48 City State	Zip Code				
Contact phone	248-539-7400	Email: <u>mhogan@s</u> s	spclegal.c	<u>com</u>		

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN

In The Matter of: Chapter 13

Case 15-51322-mbm

Sharell Bailey

Judge McIvor

Carolyn Bailey

STATE OF MICHIGAN COUNTY OF OAKLAND

PROOF OF SERVICE

Michael P. Hogan, being first duly sworn, deposes and says that he is employed by SCHNEIDERMAN & SHERMAN, P.C., Attorneys at Law, and that on the 15th day of December, 2017, a copy of the Payment Change Notice was served upon the following parties either electronically, or by depositing said copes in the U.S. Mail, postage paid:

Sharell Bailey Carolyn Bailey 23026 Timberline Southfield, MI 48033 David Wm Ruskin 26555 Evergreen Suite #1100

Southfield, MI 48076

Noel Aaron Cimmino 17515 W 9 Mile Rd. Ste. 420

Southfield, MI 48075

I certify under penalty of perjury that the foregoing is true and correct.

/S/ Michael P. Hogan

Michael P. Hogan (P63074) mhogan@sspclegal.com

Attorney for

Seterus, Inc., as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America 23938 Research Drive, Suite 300

Farmington Hills, Michigan 48335

248-539-7400

SHARELL BAILEY CAROLYN BAILEY c/o JOHN A STEINBERGER ATT AT LAW 17515 W 9 MILE RD STE 420

SOUTHFIELD MI 48075-4402

Business Hours (Pacific Time) Monday-Thursday 5 a.m. to 8 p.m. Friday 5 a.m. to 6 p.m.

Phone 866.570.5277

ESCROW ACCOUNT STATEMENT						
Analysis Da	ite:	12/05/17				
Loan Numb	er:					
Current Pa	yment	New Paymen 02/01				
Principal and		Principal and				
Interest	\$247.99	Interest*	\$247.99			
Escrow	\$110.22	Escrow	\$108.91			
Total Current		Total NEW				
Payment	\$358.21	Payment*	\$356.90			

^{*} The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on July 29, 2015. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS February 2018		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE Anticipated Activity					
to January 2 CITY	019 \$967.64		Payments to Escrow	Payments from Escrow	Description	Projected Balance	
HAZARD INS	\$339.18	Beginning Balance**	Listrow	Listian	•	\$1,477.70	
Total Disbursements	\$1,306.82						
		Post Petition Beg Bal*				\$1,477.70	
		Surplus Refund				\$1,151.07	
		Date 02/01/2018	108.91	0.00		435.54	
Bankruptcy File		03/01/2018	108.91	0.00		544.45	
Date 1	July 29, 2015	04/01/2018	108.91	0.00		653.36	
	0011, 20, 2010	05/01/2018	108.91	0.00		762.27	
		06/01/2018	108.91	0.00		871.18	
Pre-Petition Escrow		07/01/2018	108.91	405.60-	CITY	574.49	
Shortage/Deficiency as	\$0.00	08/01/2018	108.91	0.00		683.40	
of Analysis Date		09/01/2018	108.91	0.00	11 1 7 1 P.D. D.IG	792.31	
		10/01/2018	108.91		HAZARD INS	562.04	
		11/01/2018 12/01/2018	108.91 108.91	0.00 562.04-	CITY	670.95	
		01/01/2019	108.91	0.00	CITY	217.82 326.73	
		Total	\$1,306.92	\$1,306.82-		320.73	
less any unpaid escrow di	tarting halance			ount			
tess any anpara eserow an	tarting balance isbursements	the surplus amount will remain	in in your escrow acc	ount.			

ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from February 2017 to January 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY								
	Payments	to Escrow	Payments from Escrow		Description	Escrow Balance		
	Projected	Actual	Projected	Actual	•	Projected	Actual	
Beginning								
Balance						\$330.62	\$858.98	
Date								
02/01/17	110.22	110.22	0.00	0.00		440.84	969.20	
03/01/17	110.22	123.17*	0.00	0.00		551.06	1,092.37	
04/01/17	110.22	246.34*	0.00	0.00		661.28	1,338.71	
05/01/17	110.22	123.17*	0.00	0.00		771.50	1,461.88	
06/01/17	110.22	0.00*	0.00	0.00		881.72	1,461.88	
07/01/17	110.22	220.44*	460.83-	405.60-*	CITY	531.11	1,276.72	
08/01/17	110.22	110.22	0.00	0.00		641.33	1,386.94	
09/01/17	110.22	220.44*	0.00	0.00		751.55	1,607.38	
10/01/17	110.22	0.00*	299.73-	339.18-*	HAZARD INS	562.04	1,268.20	
11/01/17	110.22	110.22	0.00	0.00		672.26	1,378.42	
12/01/17	110.22	551.10*	562.04-	562.04-	CITY	220.44	1,367.48	
01/01/18	110.22	0.00	0.00	0.00		330.66	1,367.48	
Total	\$1,322.64	\$1,815.32	\$1,322.60-	\$1,306.82-				

^{*} indicates a difference from a previous estimate either in the date or the amount.

NOTE - This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE <u>WWW.COLORADOATTORNEYGENERAL.GOV/CA</u> FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

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^{**} indicates escrow payment made during a period where the loan was paid ahead.